

COMBINED DECLARATION AND POWER OF ATTORNEY IN ORIGINAL  
APPLICATION

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my  
name: *Leo Kayser, II, 480 Park Avenue, New York, New York 10022*  
that *U.S. Citizen*

I believe I am the original, sole and first inventor of the invention entitled:

An Automated Matching System for Borrowers and Savers described and claimed in the  
attached application including the claims, I have reviewed, read, and understood the  
contents of the application, drawing, and amendments, I do not know and do not believe  
the same was ever known or used in the United States of America before my invention  
thereof, or patented or described in any printed publication in this country before my  
invention thereof or more than one year prior to this application, that same was not in  
public use or on sale in the United States of America more than one year prior to this  
application, that the invention has not been patented or made the subject of any inventor's  
certificate issued before the date of this application in any country foreign to the United  
States of America on an application filed by me or my legal representatives or assigns,  
more than twelve months prior to this application, I acknowledge my duty to disclose  
information of which I am aware which is material to the examination of this application  
in accordance with CFR 1.56 (a), and that no application for patent or inventor's  
certificate on this invention has been filed in any country foreign to the United States of

America prior to this application by me or my legal representatives or assigns.

I hereby appoint the following to prosecute this application to transact all business in the U.S. Patent and Trademark Office connected therewith: William L. Muckelroy, Registration No. 26,961.

Direct all telephone calls to William L. Muckelroy at (609) 882-2111

Direct all correspondence to:

William L. Muckelroy, Esq., P.C.

Ewing Professional Building

1901 N. Olden Avenue, Suite 3A

Trenton, New Jersey 08618

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF INVENTOR: Leo Kayser III

INVENTOR'S SIGNATURE: 

DATE: 5/20/01

RESIDENCE: 480 Park Avenue, Apt. 2F, New York, New York 10016

CITIZENSHIP: United States of America

Applicant or Patentee: Leo Kayser III

Serial or Patent No.: Attorney's Docket No. 2110/12/99

Filed or Issued: \_\_\_\_\_

For: An Automated Matching System for Borrowers and Savers

VERIFIED STATEMENT [DECLARATION] CLAIMING SMALL ENTITY  
STATUS [37 CFR 1.9(f) AND 1.27(b)] - INDEPENDENT INVENTOR

As the below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9 (c) for purposes of payment of reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled An Automated Matching System for Borrowers and Savers described in

- ( x ) the specification filed herewith  
( ) application serial no. \_\_\_\_\_ ( )  
patent no. \_\_\_\_\_, issued \_\_\_\_\_

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37b CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37b CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed as follows:

- ( ) no such person, concern, or organization  
(x) persons, concerns or organizations listed below.

*Bankers Auction*  
~~Banker's~~ Market of America, Inc. (BAMACorp)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate [37 CFR 1.28(b)]

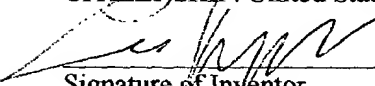
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may

jeopardize the validity of the patent application filed herewith, any subsequent patent application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF INVENTOR: Leo Kayser III

ADDRESS OF INVENTOR: 480 Park Avenue, Apt. 2F, New York, New York 10016

CITIZENSHIP: United States of America

  
Signature of Inventor

Date: 4/2, 2001

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